

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Craig Allen Hall
Angela Denise Hall
Debtors

Case No. 18-03200-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Aug 21, 2023

User: AutoDocke
Form ID: 3180W

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Total Noticed: 22

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 23, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Craig Allen Hall, Angela Denise Hall, 2041 Wood Hall Way, Dover, PA 17315-4650
5090681	+ Ashcombe Farms West HOA, PO Box 261, Dover, PA 17315-0261
5090685	+ Rui Credit Services, Inc., 1305 Walt Whitman Road, Melville, NY 11747-4849
5090689	+ Stock and Leader, Susquehanna Commerce Center East, 221 West Philadelphia Street #E600, York, PA 17401-2991

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: AISACG.COM	Aug 21 2023 22:32:00	Exeter Finance LLC, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Aug 21 2023 18:30:00	THE BANK OF NEW YORK MELLON, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
cr	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 21 2023 18:30:00	The Bank of New York Mellon, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
cr	+ Email/Text: BKMailings@NBSDefaultServices.com	Aug 21 2023 18:30:00	The Bank of New York Mellon FKA The Bank of New Y, 14841 Dallas Parkway, Suite 425, Dallas, TX 75254-8067
5104823	+ EDI: ATTWIREBK.COM	Aug 21 2023 22:32:00	AT&T Corp, % AT&T Services, Inc, Karen A. Cavagnaro - Lead Paralegal, One AT&T Way, Room 3A104, Bedminster, NJ 07921-2693
5090682	+ Email/Text: bankruptcy@credencerm.com	Aug 21 2023 18:30:00	Credence Resource Management, PO Box 2300, Southgate, MI 48195-4300
5090683	+ Email/Text: bknotice@ercbpo.com	Aug 21 2023 18:30:00	Enhanced Recovery Company, LLC, 8014 Bayberry Road, Jacksonville, FL 32256-7412
5513482	+ Email/PDF: acg.exeter.ebn@aisinfo.com	Aug 21 2023 18:38:54	Exeter Finance LLC, P.O Box 166008, Irving, TX 75016-6008
5367161	+ EDI: AISACG.COM	Aug 21 2023 22:32:00	Exeter Finance LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5090684	EDI: JEFFERSONCAP.COM	Aug 21 2023 22:33:00	Jefferson Capital Systems, LLC, 16 Mcleland Road, PO Box 7999, Saint Cloud, MN 56302-9617
5094825	EDI: PENNDEPTREV	Aug 21 2023 22:33:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946
5094825	Email/Text: RVSVCBICNOTICE1@state.pa.us	Aug 21 2023 18:30:00	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

5098578	+ Email/Text: enotifications@santanderconsumerusa.com	Aug 21 2023 18:30:00	SANTANDER CONSUMER USA, P.O. Box 560284, Dallas, TX 75356-0284
5090686	+ Email/Text: DeftBkr@santander.us	Aug 21 2023 18:30:00	Santander Bank, NA, 601 Penn Street, 10-6438-FB7, Reading, PA 19601-3563
5090687	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 21 2023 18:30:00	Specialized Loan Servicing, Attn: Bankruptcy Department, 8742 Lucent Boulevard #300, Highlands Ranch, CO 80129-2386
5090688	^ MEBN	Aug 21 2023 18:30:20	Stern & Eisenberg, PC, The Shops at Valley Square, 1581 Main Street, Suite 200, Warrington, PA 18976-3403
5094636	EDI: AIS.COM	Aug 21 2023 22:33:00	T Mobile/T-Mobile USA Inc, by American InfoSource as agent, PO Box 248848, Oklahoma City, OK 73124-8848
5104818	+ Email/Text: bkelectronicnoticecourtmail@computershare.com	Aug 21 2023 18:30:00	The Bank of New York Mellon Trustee (See 410), c/o Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111-4720
5116745	EDI: AIS.COM	Aug 21 2023 22:33:00	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838

TOTAL: 19

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Exeter Finance LLC, P.O Box 166008, Irving, TX 75016-6008
cr	*+	The Bank of New York Mellon, 14841 Dallas Pkwy Suite 425, Dallas, TX 75254-8067
5097356	*	Pennsylvania Department of Revenue, Bankruptcy Division PO Box 280946, Harrisburg, PA 17128-0946

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 23, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 21, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Specialized Loan Servicing LLC as servicer for The Bank of New York Mellon FKA The Bank of New York as Trustee for the certificateholder of the CWabs, Inc., Asset-Backed Certificates, Series 2006-2 bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com

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Paul Donald Murphy-Ahles	on behalf of Debtor 1 Craig Allen Hall pmurphy@dplglaw.com kgreene@dplglaw.com
Paul Donald Murphy-Ahles	on behalf of Debtor 2 Angela Denise Hall pmurphy@dplglaw.com kgreene@dplglaw.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Exeter Finance LLC ecfmail@mortoncraig.com mortoncraigecf@gmail.com

TOTAL: 6

Information to identify the case:

Debtor 1

Craig Allen Hall

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9669

EIN --

Debtor 2

Angela Denise Hall

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-2452

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:18-bk-03200-HWV


Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Craig Allen Hall

Angela Denise Hall

By the
court:8/21/23Henry W. Van Eck, Chief Bankruptcy
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.